

56145473-5

REMARKS

The Examiner indicated that the application contains claims directed to the following patentably distinct species of the claimed invention: Figures 2-7. Furthermore, the Examiner indicated that no claims are generic.

In response, Applicants elect the specie shown in Figs. 2 and 3 and claims 1-32 readable thereon, with traverse. Figures 2 and 3 are directed to the same specie as Fig. 2 illustrates plural commission rates and Fig. 3 also illustrates plural commission rates.

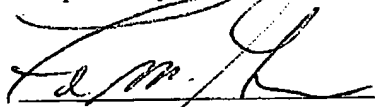
Furthermore, Applicant respectfully submits that claim 16 is a generic claim. It is expressly requested that if a generic claim is presented and held to be allowable, claims directed to additional species be considered as provided by 37 C.F.R. §1.141.

Based upon the above remarks, Applicants respectfully request reconsideration of this application and its early allowance. Should the Examiner feel that a telephone conference would expedite prosecution of this application, the Examiner is urged to contact Applicants' attorney at the number indicated below.

If any additional fees are due, please use Deposit Account No. 02-0393.

Dated: July 9, 2004

Respectfully submitted,



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